Case 09-11918-whd Doc 1 Filed 05/29/09 Entered 05/29/09 03:32:16 Desc Main Document Page 1 of 47

B1 (Official)	Form 1)(1/	08)				oannon		.go <u> </u>	••		_	
United States Bankruptcy ( Northern District of Georgia - N										Vo	luntary Petition	
	ebtor (if ind Fred Mito		er Last, Firs	t, Middle):			Name	of Joint Do	ebtor (Spouse	e) (Last, First	, Middle):	
	All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):							used by the l			8 years	
AKA F. Mitchell Eason; AKA Mitch Eason						•	,		,			
Last four dig	one, state all)	Sec. or Indi	vidual-Taxp	ayer I.D. (	(ITIN) No./	Complete E	IN Last 1 (if mo	our digits o	of Soc. Sec. or state all)	r Individual-'	Taxpayer I	I.D. (ITIN) No./Complete EIN
	ess of Debto ers Walk ee City, C	`	Street, City,	and State)	:			Address of	f Joint Debtor	(No. and St	reet, City,	,
					Г	ZIP Code <b>30269</b>	:					ZIP Code
County of R Fayette	tesidence or	of the Prin	cipal Place o	of Busines			Coun	ty of Reside	ence or of the	Principal Pl	ace of Bus	iness:
Mailing Add	x 1033	otor (if diffe	rent from st	reet addres	ss):		Maili	ng Address	of Joint Debt	tor (if differe	ent from str	reet address):
Tyrone,	GA					ZIP Code	:					ZIP Code
T .: C	D: : 14		. 51.			30290						
Location of (if different				r								
	• •	f Debtor rganization)				of Business one box)	3		-	of Bankruj Petition is Fi		Under Which
		one box)		1 —	lth Care Bu	isiness		Chapt		rennon is r	neu (Chec	k one box)
Individu	al (includes	Joint Debto	ors)		gle Asset Ro 1 U.S.C. §	eal Estate as 101 (51B)	s defined	- Chapter				
	ibit D on pa		-	Rail	road ekbroker			☐ Chapter 12 ☐ Chapter 15 Petition for Recognition				
☐ Corporat		es LLC and	LLP)	☐ Con	nmodity Br	oker		☐ Chapter 13 of a Foreign Nonmain Proceeding				Nonmain Proceeding
Other (If	•	one of the a	bove entities,	☐ Clea	aring Bank er			Nature of Debts				
check this	s box and stat	e type of enti	ity below.)	1=	Tax-Exe	mpt Entity	7	(Check one box)				
				und	otor is a tax- er Title 26 o	k, if applicable exempt orgof the Unite nal Revenu	ganization d States	defined "incuri	are primarily condition of the second area of the second and individual, family, or	§ 101(8) as idual primarily	y for	Debts are primarily business debts.
	_	_	ee (Check o	ne box)				k one box:		Chapter 11		11 H.C.C. 8 101/51D)
Full Filin						1 > 3.5 .		☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). ☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).				
	gned applica	ation for the	e court's constallments.	sideration	certifying t	hat the deb	tor   -	Check if:  Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.				
☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.						Check all applicable boxes:  ☐ A plan is being filed with this petition. ☐ Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).						
Statistical/A  Debtor e  Debtor e	stimates tha	it, after any	exempt pro	perty is ex	cluded and	administrat				THIS	S SPACE IS	FOR COURT USE ONLY
Estimated N			for distribu	tion to uns	secured cred	iitors.				-		
1- 49	50- 99	100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	□ 25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated A		_	_	_	_	_	_	_		1		
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,00 to \$500 million	1 \$500,000,001 to \$1 billion				
Estimated L:  \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	\$500,000,001 to \$1 billion				

Case 09-11918-whd Doc 1 Filed 05/29/09 Entered 05/29/09 03:32:16 Desc Main Document Page 2 of 47

B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): **Voluntary Petition** Eason, Fred Mitchell (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Angela Little Hamilton May 29, 2009 Signature of Attorney for Debtor(s) (Date) **Angela Little Hamilton 454087** Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

Case 09-11918-whd Doc 1 Filed 05/29/09 Entered 05/29/09 03:32:16 Desc Main Document Page 3 of 47

B1 (Official Form 1)(1	/08)

#### Voluntary Petition

(This page must be completed and filed in every case)

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

#### X /s/ Fred Mitchell Eason

Signature of Debtor Fred Mitchell Eason

 $\mathbf{X}_{-}$ 

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

May 29, 2009

Date

#### Signature of Attorney\*

#### X /s/ Angela Little Hamilton

Signature of Attorney for Debtor(s)

#### Angela Little Hamilton 454087

Printed Name of Attorney for Debtor(s)

#### A. L. Hamilton & Associates, LLC

Firm Name

543 E. Lanier Avenue Fayetteville, GA 30214

Address

#### Email: angelalham@yahoo.com

(770) 716-0140 Fax: (770) 716-0640

Telephone Number

May 29, 2009

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

 $\mathbf{X}$ 

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Eason, Fred Mitchell

#### Signatures

#### Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

#### Case 09-11918-whd Doc 1 Filed 05/29/09 Entered 05/29/09 03:32:16 Desc Main Page 4 of 47 Document

B 1D(Official Form 1, Exhibit D) (12/08) **United States Bankruptcy Court** Northern District of Georgia - Newnan Fred Mitchell Eason Case No. Debtor(s) Chapter

#### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

Case 09-11918-whd Doc 1 Filed 05/29/09 Entered 05/29/09 03:32:16 Desc Main Document Page 5 of 47

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Fred Mitchell Eason
Fred Mitchell Eason
Date: May 29, 2009

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF GEORGIA - NEWNAN

### NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

B 201 (12/08)

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### **Chapter 11:** Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### **Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Angela Little Hamilton 454087	X /s/ Angela Little Hamilton	May 29, 2009
Printed Name of Attorney	Signature of Attorney	Date
Address:		
543 E. Lanier Avenue		
Fayetteville, GA 30214		
(770) 716-0140		
angelalham@yahoo.com		
C	ertificate of Debtor	
I (We), the debtor(s), affirm that I (we) have reco	01 01110000 01 2 00 001	
Fred Mitchell Eason	X /s/ Fred Mitchell Eason	May 29, 2009
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (if any)	Date

Case 09-11918-whd Doc 1 Filed 05/29/09 Entered 05/29/09 03:32:16 Desc Main Page 8 of 47 Document

B7 (Official Form 7) (12/07)

## United States Bankruntcy Court

	Cinte	a states bailing aprey	ui t	
	Northe	ern District of Georgia - New	nan	
In re	Fred Mitchell Eason		Case No.	
		Debtor(s)	Chapter	7
	STATEM	ENT OF FINANCIAL AF	FAIRS	
not a joi propriet activitie name ar U.S.C.	This statement is to be completed by every debto cuses is combined. If the case is filed under chapter int petition is filed, unless the spouses are separated or, partner, family farmer, or self-employed profess as well as the individual's personal affairs. To include address of the child's parent or guardian, such as § 112; Fed. R. Bankr. P. 1007(m).  Questions 1 - 18 are to be completed by all debto ins 19 - 25. If the answer to an applicable question uestion, use and attach a separate sheet properly identicated.	12 or chapter 13, a married debtor red and a joint petition is not filed. An sional, should provide the information dicate payments, transfers and the like "A.B., a minor child, by John Doe, gors. Debtors that are or have been in the is "None," mark the box labeled	nust furnish information individual debtor en requested on this te to minor children guardian." Do not consiste to minor children guardian." Do not consiste the consistency of the cons	ation for both spouses whether or nagged in business as a sole statement concerning all such, state the child's initials and the lisclose the child's name. See, 11 below, also must complete nal space is needed for the answer
		DEFINITIONS		
the folloother the for the p	"In business." A debtor is "in business" for the property for the purpose of this form if the debtor is or has bwing: an officer, director, managing executive, or an a limited partner, of a partnership; a sole proprie purpose of this form if the debtor engages in a trade primary employment.	s been, within six years immediately owner of 5 percent or more of the vo etor or self-employed full-time or par	preceding the filing ting or equity secur t-time. An individu	of this bankruptcy case, any of ities of a corporation; a partner, al debtor also may be "in business"
	"Insider." The term "insider" includes but is not attions of which the debtor is an officer, director, or pecurities of a corporate debtor and their relatives; a § 101.	person in control; officers, directors,	and any owner of 5	percent or more of the voting or

#### 1. Income from employment or operation of business

None 

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

employment - 2008 \$31,000.00 \$37.215.00 employment - 2007

#### 2. Income other than from employment or operation of business

None П

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**SOURCE AMOUNT** 

\$3,705.00 unemployment benefits - 2009 **AMOUNT SOURCE** 

\$3.960.00 unemployment benefits - 2008

#### 3. Payments to creditors

None Complete a. or b., as appropriate, and c. П

> Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR **PAYMENTS** AMOUNT PAID **OWING** IndvMac Bank, FSB Jan - Feb \$2,127,00 \$117.308.00 6900 Beatrice Drive P.O. Box 4045 Kalamazoo, MI 49003-4045 Jan - Feb **George Boerschig** \$1,944.00 \$130,450.00

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT DATES OF PAID OR PAYMENTS/ VALUE OF AMOUNT STILL NAME AND ADDRESS OF CREDITOR **TRANSFERS TRANSFERS OWING** 

All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL

RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

**OWING** 

4. Suits and administrative proceedings, executions, garnishments and attachments

None

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR NATURE OF PROCEEDING AND CASE NUMBER AND LOCATION DISPOSITION

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DESCRIPTION AND VALUE OF **PROPERTY** 

DATE OF SEIZURE

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION,
FORECLOSURE SALE,
TRANSFER OR RETURN
DESCRIPTION AND VALUE OF
PROPERTY

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

ASSIGNMENT

NAME AND ADDRESS OF ASSIGNEE

TERMS OF ASSIGNMENT OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

filed.)

NAME AND LOCATION

NAME AND ADDRESS OF COURT DATE OF OF CUSTODIAN CASE TITLE & NUMBER ORDER

DATE OF DESCRIPTION AND VALUE OF ORDER PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

3

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS
OF PAYEE
A. L. Hamilton & Associates, LLC
543 E. Lanier Avenue
Fayetteville, GA 30214

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 3/24/09

OR DESCRIPTION AND VALUE
OF PROPERTY
\$299 filing fee
\$50 for credit counseling
\$200 Attorney Fees
Debtor's Attorney is holding
\$900 in post dated checks

AMOUNT OF MONEY

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED
AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION **Bank of Georgia** 

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE checking

AMOUNT AND DATE OF SALE OR CLOSING negative balance at 12/2008 closing

4

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

5

#### Case 09-11918-whd Doc 1 Filed 05/29/09 Entered 05/29/09 03:32:16 Desc Main Page 13 of 47 Document

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

> (ITIN)/ COMPLETE EIN

9002

**ADDRESS** 

105 Pacers Walk

NATURE OF BUSINESS

sole proprietor

**BEGINNING AND ENDING DATES** 

6

d/b/a Eason **Properties** Peachtree City, GA 30269 rental property

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101. None

NAME

NAME **ADDRESS** 

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	May 29, 2009	Signature	/s/ Fred Mitchell Eason	
			Fred Mitchell Eason	
			Debtor	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

7

#### Case 09-11918-whd Doc 1 Filed 05/29/09 Entered 05/29/09 03:32:16 Desc Main Document Page 15 of 47

B6A (Official Form 6A) (12/07)

In re	Fred Mitchell Eason		Case No.	
_		Debtor		

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
duplex & lot @ 105 Pacers Walk Peachtree City, GA 30269	titled to debtor	н	140,000.00	130,450.00
duplex & lot @ 117 A & B Valleywood Road Tyrone, GA 30290	titled to debtor	Н	125,000.00	117,206.00
duplex & lot @ 115 A & B Park Drive Tyrone, GA 30290	titled to debtor	Н	125,000.00	117,206.00
house & lot @ 216 Valley View Peachtree City, GA 30269	titled to debtor	Н	130,000.00	117,308.00

Sub-Total > 520,000.00 (Total of this page)

520,000.00

Total >

**0** continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

Case 09-11918-whd Doc 1 Filed 05/29/09 Entered 05/29/09 03:32:16 Desc Main Document Page 16 of 47

B6B (Official Form 6B) (12/07)

In re	Fred Mitchell Eason	<u>.</u>	Case No.	
-		Debtor		

#### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	X			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	check	king - United Community	Н	50.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.	house	ehold goods	Н	2,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.	clothi	ng	н	300.00
7.	Furs and jewelry.	jewel	у	н	100.00
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issuer.	x			
			(To	Sub-Tota of this page)	al > <b>2,450.00</b>

2 continuation sheets attached to the Schedule of Personal Property

Case 09-11918-whd Doc 1 Filed 05/29/09 Entered 05/29/09 03:32:16 Desc Main Document Page 17 of 47

B6B (Official Form 6B) (12/07) - Cont.

			Debtor		
		SCHEDUL	E B - PERSONAL PROPEI	RTY	
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Roth IRA		н	950.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars				
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
				Sub-Tota	al > <b>950.00</b>
				(Total of this page)	

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Fred Mitchell Eason	Case No.

Debtor

#### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	1990	Toyota Pick Up	Н	1,500.00
	other venicles and accessories.	2001	Dodge Durango	Н	2,500.00
		2005	Pilgrim Travel trailer	Н	15,000.00
		utility	r trailer	н	300.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	tools		Н	500.00
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			
				Sub-Tota	al > 19,800.00
			(To	otal of this page)	

Total > 23,200.00

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

B6C (Official Form 6C) (12/07)

In re	Fred Mitchell Eason	Case No.	_
		<del></del>	

Debtor

#### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
☐ 11 U.S.C. §522(b)(2)	
■ 11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property duplex & lot @ 105 Pacers Walk Peachtree City, GA 30269	Ga. Code Ann. § 44-13-100(a)(1)	5,000.00	140,000.00
duplex & lot @ 117 A & B Valleywood Road Tyrone, GA 30290	Ga. Code Ann. § 44-13-100(a)(6)	0.00	125,000.00
duplex & lot @ 115 A & B Park Drive Tyrone, GA 30290	Ga. Code Ann. § 44-13-100(a)(6)	0.00	125,000.00
house & lot @ 216 Valley View Peachtree City, GA 30269	Ga. Code Ann. § 44-13-100(a)(6)	3,800.00	130,000.00
Checking, Savings, or Other Financial Accounts, Control of Community	Certificates of Deposit Ga. Code Ann. § 44-13-100(a)(6)	50.00	50.00
<u>Household Goods and Furnishings</u> household goods	Ga. Code Ann. § 44-13-100(a)(4)	2,000.00	2,000.00
Wearing Apparel clothing	Ga. Code Ann. § 44-13-100(a)(4)	300.00	300.00
<u>Furs and Jewelry</u> jewelry	Ga. Code Ann. § 44-13-100(a)(5)	100.00	100.00
Interests in IRA, ERISA, Keogh, or Other Pension of Roth IRA	or <u>Profit Sharing Plans</u> Ga. Code Ann. § 44-13-100(a)(6)	950.00	950.00
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u> 1990 Toyota Pick Up	Ga. Code Ann. § 44-13-100(a)(3)	1,500.00	1,500.00
2001 Dodge Durango	Ga. Code Ann. § 44-13-100(a)(3) Ga. Code Ann. § 44-13-100(a)(6)	2,000.00 500.00	2,500.00
2005 Pilgrim Travel trailer	Ga. Code Ann. § 44-13-100(a)(3)	0.00	15,000.00
utility trailer	Ga. Code Ann. § 44-13-100(a)(6)	300.00	300.00
Machinery, Fixtures, Equipment and Supplies Use tools	<u>d in Business</u> Ga. Code Ann. § 44-13-100(a)(7)	500.00	500.00

Total: 17,000.00 543,200.00

Case 09-11918-whd Doc 1 Filed 05/29/09 Entered 05/29/09 03:32:16 Desc Main Document Page 20 of 47

B6D (Official Form 6D) (12/07)

In re	Fred Mitchell Eason	Case No	
_		Debtor ,	

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN	CONTINGENT	コーダンーロ	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxxxxxx2121  Bank of America P.O. Box 45224 Jacksonville, FL 32232-5224		н	PMSI 2005 Pilgrim Travel trailer	Ť	A T E D			
			Value \$ 15,000.00				15,987.00	987.00
Account No.  George Boerschig 18 Lake Vista Circle Hampton, GA 30228		н	First Mortgage duplex & lot @ 105 Pacers Walk Peachtree City, GA 30269					
	4		Value \$ 140,000.00				130,450.00	0.00
Account No. xxxxxx8502  IndyMac Federal Bank, FSB 7700 W. Parmer Lane Bldg. D, 1st Floor Austin, TX 78729		н	First Mortgage (surrender) duplex & lot @ 117 A & B Valleywood Road Tyrone, GA 30290					
			Value \$ 125,000.00				117,206.00	0.00
Account No. xxxxxx8494  IndyMac Federal Bank, FSB 7700 W. Parmer Lane Bldg. D, 1st Floor Austin, TX 78729		н	First Mortgage (surrender) duplex & lot @ 115 A & B Park Drive Tyrone, GA 30290					
			Value \$ 125,000.00				117,206.00	0.00
continuation sheets attached			(Total of	Subt			380,849.00	987.00

 $B6D\ (Official\ Form\ 6D)\ (12/07)$  - Cont.

In re	Fred Mitchell Eason	Case No	
_		Debtor	

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

	_	_		_				
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	J H H	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	UNLLQULDA	S P U T E	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxx3924			First Mortgage	N T	A T E D	li		
IndyMac Federal Bank, FSB 7700 W. Parmer Lane Bldg. D, 1st Floor Austin, TX 78729		н	house & lot @ 216 Valley View Peachtree City, GA 30269		D			
	L		Value \$ 130,000.00				117,308.00	0.00
Account No. xxxxxxxxxx & xxxxxx8494			First Mortgages					
IndyMac Federal Bank, FSB c/o McCurdy & Candler, LLC P.O. Box 57 Decatur, GA 30031		н	NOTICE ONLY - already listed					
			Value \$ <b>0.00</b>	┨			0.00	0.00
Account No.	╁	┢	Value \$ 0.00	╁		Н	0.00	0.00
Account No.			Value \$					
	┖		Value \$			Ц		
Account No.								
			Value \$			Ц		
Sheet 1 of 1 continuation sheets attacked Schedule of Creditors Holding Secured Claims		d to	) (Total of t	Sub his			117,308.00	0.00
-			(Report on Summary of So		ota lule	- 1	498,157.00	987.00
			(report on seminary or se			~/ [		

Case 09-11918-whd Doc 1 Filed 05/29/09 Entered 05/29/09 03:32:16 Desc Main Document Page 22 of 47

B6E (Official Form 6E) (12/07)

•			
In re	Fred Mitchell Eason	Case No.	
-		Debtor	

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to

priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report total also on the Statistical Summary of Certain Liabilities and Related Data.	his
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.	
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)	
☐ Domestic support obligations	
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relationship of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).	ativ
☐ Extensions of credit in an involuntary case	
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment trustee or the order for relief. 11 U.S.C. § 507(a)(3).	of
☐ Wages, salaries, and commissions	
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sa representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).	
☐ Contributions to employee benefit plans	
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busin whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).	nes
☐ Certain farmers and fishermen	
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).	
☐ Deposits by individuals	
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).	
☐ Taxes and certain other debts owed to governmental units	
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).	
☐ Commitments to maintain the capital of an insured depository institution	
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal	era
Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).	
Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).  Claims for death or personal injury while debtor was intoxicated	

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 09-11918-whd Doc 1 Filed 05/29/09 Entered 05/29/09 03:32:16 Desc Main Document Page 23 of 47

B6F	Official	Form	(F)	(12/07)
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In re	Fred Mitchell Eason		Case No.	
_		Debtor		

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	UNLLQULDAT	SPUT	AMOUNT OF CLAIM
Account No. xxxx-xxxxxx-x1006			credit card purchases	Ť	Ť		
American Express c/o NCO Financial Systems 507 Prudential Road Horsham, PA 19044		н			D		865.00
Account No. xxxx-xxxxxx-x1006			NOTICE ONLY - already listed	H			
American Express Customer Service P.O. Box 981535 El Paso, TX 79998-1535		н					0.00
Account No.			overdrawn checking account	╁	$\vdash$	H	
Bank of Georgia 100 Westpark Drive Peachtree City, GA 30269		н	_				Unknown
A (N			and the same and the same	-	L		Olikilowii
Account No. xxxx-xxxx-2946  Chase P.O. Box 15298 Wilmington, DE 19850-5298		н	credit card purchases				2,280.00
•			1	Subt	ota	1	0.445.00
<b>2</b> continuation sheets attached			(Total of t	his	pag	e)	3,145.00

Case 09-11918-whd Doc 1 Filed 05/29/09 Entered 05/29/09 03:32:16 Desc Main Document Page 24 of 47

B6F (Official Form 6F) (12/07) - Cont.

In re	Fred Mitchell Eason	Case No.
_		Debtor

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS	COD	Hu	sband, Wife, Joint, or Community	C O N T	U N I	D I S	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	DEBTOR	C N M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	TINGEN	Q	SPUTED	AMOUNT OF CLAIM
Account No. xxxx-xxxx-xxxx-5304			credit card purchases	Ť	D A T E D		
Chase P.O. Box 15298 Wilmington, DE 19850-5298		н					32,646.00
Account No. xxxx-xxxx-xxxx-4816			credit card purchases	T	T		
Citibank (South Dakota), NA / Sears P.O. Box 6282 Sioux Falls, SD 57117-6282		н					
				$\perp$	L		5,092.00
Account No. xxxx-xxxx-0636			NOTICE ONLY - already listed				
Discover Bank c/o Frederick J. Hanna & Associates PC 1427 Roswell Road Marietta, GA 30062		н					0.00
Account No. xxxx-xxxx-xxxx-0636	H		credit card purchases	+	+		
Discover Financial Services P.O. Box 3008 New Albany, OH 43054-3008		н					11,488.00
Account No. xxxx-xxxx-7673		$\vdash$	credit card purchases	+	T	H	
FIA Card Services / Bank of America P.O. Box 15026 Wilmington, DE 19850-5026		н					22,466.00
Sheet no. 1 of 2 sheets attached to Schedule of				Sub			71,692.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	nıs	pag	ge)	l , , , , , ,

Case 09-11918-whd Doc 1 Filed 05/29/09 Entered 05/29/09 03:32:16 Desc Main Document Page 25 of 47

B6F (Official Form 6F) (12/07) - Cont.

In re	Fred Mitchell Eason	Case No.	
_		Debtor	

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

(-----,

CREDITOR'S NAME,	ç	Hu	sband, Wife, Joint, or Community	Ç	ñ	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C J M		CONTINGENT	N L L Q U L D A T E D	DISPUTED	AMOUNT OF CLAIM
Account No. xxxx-xxxxxx-x9039			credit card purchases	T	T		
FIA Card Services / Bank of America P.O. Box 15026 Wilmington, DE 19850-5026		н	·		D		4,953.00
Account No. xxxxxxxxxxxx5021			credit card purchases	1			
GE Money Bank / Kauffman Tire P.O. Box 981127 El Paso, TX 79998-1127		н	·				
							721.00
Account No.  Account No.							
Account No.							
Sheet no. 2 of 2 sheets attached to Schedule of				Subt	tota	ıl	
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	5,674.00
					ota		00 544 00
			(Report on Summary of So	chec	lule	es)	80,511.00

Case 09-11918-whd Doc 1 Filed 05/29/09 Entered 05/29/09 03:32:16 Desc Main Document Page 26 of 47

B6G (Official Form 6G) (12/07)

In re	Fred Mitchell Eason		Case No.	
_		Debtor		

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.
State whether lease is for nonresidential real property.
State contract number of any government contract.

Case 09-11918-whd Doc 1 Filed 05/29/09 Entered 05/29/09 03:32:16 Desc Main Document Page 27 of 47

B6H (Official Form 6H) (12/07)

_		~	
In re	Fred Mitchell Eason	Case No	
-			
		Debtor	

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

## Case 09-11918-whd Doc 1 Filed 05/29/09 Entered 05/29/09 03:32:16 Desc Main Document Page 28 of 47

**B6I (Official Form 6I) (12/07)** 

In re	Fred Mitchell Eason		Case No.	
		Debtor(s)		

#### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDE	NTS OF DEBTOR AND SI	POUSE						
Debtor's Wartar Status.	RELATIONSHIP(S):	AGE(S):							
Divorced	None.								
<b>Employment:</b>	DEBTOR		SPOUSE						
Occupation									
Name of Employer	unemployed								
How long employed	• •								
Address of Employer									
INCOME: (Estimate of average or t	projected monthly income at time case filed)		DEBTOR		SPOUSE				
	commissions (Prorate if not paid monthly)	\$	0.00	\$	N/A				
2. Estimate monthly overtime		\$ _	0.00	\$	N/A				
3. SUBTOTAL		\$_	0.00	\$	N/A				
4. LESS PAYROLL DEDUCTIONS	S								
<ul> <li>a. Payroll taxes and social secu</li> </ul>	urity	\$	0.00	\$	N/A				
b. Insurance		\$	0.00	\$	N/A				
c. Union dues		\$	0.00	\$	N/A				
d. Other (Specify):		\$	0.00	\$	N/A				
		\$	0.00	\$	N/A				
5. SUBTOTAL OF PAYROLL DEL	DUCTIONS	\$_	0.00	\$	N/A				
6. TOTAL NET MONTHLY TAKE	HOME PAY	\$_	0.00	\$	N/A				
7. Regular income from operation of	f business or profession or farm (Attach detailed	d statement) \$	0.00	\$	N/A				
8. Income from real property	•	\$	3,275.00	\$	N/A				
9. Interest and dividends		\$	0.00	\$	N/A				
10. Alimony, maintenance or support dependents listed above	rt payments payable to the debtor for the debtor	's use or that of \$	0.00	\$	N/A				
11. Social security or government as		· <u>-</u>							
(Specify): unemploymer	nt benefits		1,526.00	\$	N/A				
		<u> </u>	0.00	\$	N/A				
12. Pension or retirement income		\$	0.00	\$	N/A				
13. Other monthly income									
(Specify):			0.00	\$	N/A				
			0.00	\$	N/A				
14. SUBTOTAL OF LINES 7 THRO	OUGH 13	\$_	4,801.00	\$	N/A				
15. AVERAGE MONTHLY INCOM	ME (Add amounts shown on lines 6 and 14)	\$	4,801.00	\$	N/A				
16. COMBINED AVERAGE MON	THLY INCOME: (Combine column totals from	ı line 15)	\$	4,801.0	00				

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Case 09-11918-whd Doc 1 Filed 05/29/09 Entered 05/29/09 03:32:16 Desc Main Document Page 29 of 47

B6J (Official Form 6J) (12/07)

In re	Fred Mitchell Eason		Case No.	
		Debtor(s)		

#### SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

uplete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at tir

filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22	The average	
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	972.00
a. Are real estate taxes included? Yes No _X_		
b. Is property insurance included? Yes NoX		
2. Utilities: a. Electricity and heating fuel	\$	150.00
b. Water and sewer	\$	35.00
c. Telephone	\$	0.00
d. Other See Detailed Expense Attachment	\$	240.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	350.00
5. Clothing	\$	45.00
6. Laundry and dry cleaning	\$	25.00
7. Medical and dental expenses	\$	90.00
8. Transportation (not including car payments)	\$	200.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	54.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	116.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) property tax	\$	150.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the		
plan)		
a. Auto	\$	0.00
b. Other mtg payment on rental property	\$	3,144.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other	\$	0.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	5,571.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:  20. STATEMENT OF MONTHLY NET INCOME	-	
	¢	4,801.00
a. Average monthly income from Line 15 of Schedule I	\$	5,571.00
b. Average monthly expenses from Line 18 above	\$	-770.00
c. Monthly net income (a. minus b.)	Φ	-770.00

Case 09-11918-whd Doc 1 Filed 05/29/09 Entered 05/29/09 03:32:16 Desc Main Document Page 30 of 47

B6J (Official Form 6J) (12/07)

In re	Fred Mitchell Eason		Case No.	
		Debtor(s)		

#### SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

#### **Detailed Expense Attachment**

#### **Other Utility Expenditures:**

telephone w/ internet	 60.00
cable	\$ 50.00
cell phone	\$ 130.00
Total Other Utility Expenditures	 240.00

Case 09-11918-whd Doc 1 Filed 05/29/09 Entered 05/29/09 03:32:16 Desc Main Document Page 31 of 47

B8 (Form 8) (12/08)

#### **United States Bankruptcy Court** Northern District of Georgia - Newnan

In re	Fred Mitchell Eason		Case No.	
		Debtor(s)	Chapter	7

#### CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

**PART A -** Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: Bank of America	Describe Property Securing Debt: 2005 Pilgrim Travel trailer
Property will be (check one):  ☐ Surrendered  ■ Retained	
If retaining the property, I intend to (check at least one):  ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain (for example, a	avoid lien using 11 U.S.C. § 522(f)).
Property is (check one):	
Claimed as Exempt	☐ Not claimed as exempt
Property No. 2	
Creditor's Name: George Boerschig	Describe Property Securing Debt: duplex & lot @ 105 Pacers Walk Peachtree City, GA 30269
Property will be (check one):	
☐ Surrendered ■ Retained	
If retaining the property, I intend to (check at least one):  ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain (for example, a	avoid lien using 11 U.S.C. § 522(f)).
Property is (check one):	
■ Claimed as Exempt	☐ Not claimed as exempt

## 

B8 (Form 8) (12/08)		_	Page 2
Property No. 3			
Creditor's Name: IndyMac Federal Bank, FSB		Describe Property Securing Debt: duplex & lot @ 117 A & B Valleywood Road Tyrone, GA 30290	
Property will be (check one):			
■ Surrendered	☐ Retained		
If retaining the property, I intend to (che ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		oid lien using 11 U.S.C. § 522(f)).	
Property is (check one):		■ X . 1	
☐ Claimed as Exempt		■ Not claimed as exempt	
Property No. 4			
Creditor's Name: IndyMac Federal Bank, FSB		Describe Property Securing Debt: duplex & lot @ 115 A & B Park Drive Tyrone, GA 30290	
Property will be (check one):			
Surrendered	☐ Retained		
If retaining the property, I intend to (che ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		oid lien using 11 U.S.C. § 522(f)).	
Property is (check one):			
☐ Claimed as Exempt		■ Not claimed as exempt	

## 

B8 (Form 8) (12/08)		_	Page 3
Property No. 5			
Creditor's Name: IndyMac Federal Bank, FSB		Describe Pro house & lot @ 216 Valley Vid Peachtree Cit	ew
Property will be (check one):		<u> </u>	
☐ Surrendered	■ Retained		
If retaining the property, I intend ☐ Redeem the property  ■ Reaffirm the debt	d to (check at least one):		
☐ Other. Explain	(for example, avo	oid lien using 11	1 U.S.C. § 522(f)).
Property is (check one):			
■ Claimed as Exempt		☐ Not claime	d as exempt
PART B - Personal property sub Attach additional pages if necess		columns of Pa	rt B must be completed for each unexpired lease.
Property No. 1			
Lessor's Name: -NONE-	Describe Leased Pro	operty:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ YES ☐ NO

## Case 09-11918-whd Doc 1 Filed 05/29/09 Entered 05/29/09 03:32:16 Desc Main Document Page 34 of 47

B8 (Form 8) (12/08) Page 4

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date May 29, 2009 Signature /s/ Fred Mitchell Eason Fred Mitchell Eason

Debtor

Case 09-11918-whd Doc 1 Filed 05/29/09 Entered 05/29/09 03:32:16 Desc Main

# Document Page 35 of 47 United States Bankruptcy Court Northern District of Georgia - Newnan

In re	Fred Mitchell Eason		Case No.	
		Debtor(s)	Chapter	7
1.	DISCLOSURE OF COMPursuant to 11 U.S.C. § 329(a) and Bankrupto	<b>IPENSATION OF ATTOR</b> cy Rule 2016(b), I certify that I am		. ,
	compensation paid to me within one year before t be rendered on behalf of the debtor(s) in contempl	the filing of the petition in bankruptcy,	or agreed to be paid	d to me, for services rendered or to
	For legal services, I have agreed to accept			1,100.00
	Prior to the filing of this statement I have rece			1,100.00
	Balance Due		\$	0.00
2.	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
3.	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
4.	■ I have not agreed to share the above-disclosed	compensation with any other person un	nless they are memb	pers and associates of my law firm.
	☐ I have agreed to share the above-disclosed concopy of the agreement, together with a list of t			
5.	In return for the above-disclosed fee, I have agree	d to render legal service for all aspects	of the bankruptcy ca	ase, including:
	<ul> <li>a. Analysis of the debtor's financial situation, and</li> <li>b. Preparation and filing of any petition, schedule</li> <li>c. Representation of the debtor at the meeting of of</li> <li>d. [Other provisions as needed]</li> <li>If this case is a Chapter 13, I have of</li> <li>Responsibilities Statement Between</li> </ul>	es, statement of affairs and plan which no creditors and confirmation hearing, and explained and provided the Debto	nay be required; I any adjourned hear or with a copy of	rings thereof;
	If this is an Atlanta Division Case, I If this is an Rome Division Case, Do Creditors. If this is an Gainesville Meeting of Creditors.	ebtor consents to Annette Drenne	on, Atty attending	g the 341 Meeting of
5.	By agreement with the debtor(s), the above-disclos Representation of the Debtor in ad			
		CERTIFICATION		
	I certify that the foregoing is a complete statement pankruptcy proceeding.	of any agreement or arrangement for pa	ayment to me for re	presentation of the debtor(s) in
Date	d: <b>May 29, 2009</b>	/s/ Angela Little Ha		
		Angela Little Hamil A. L. Hamilton & A 543 E. Lanier Aven	ssociates, LLC	

Fayetteville, GA 30214

angelalham@yahoo.com

(770) 716-0140 Fax: (770) 716-0640

Case 09-11918-whd Doc 1 Filed 05/29/09 Entered 05/29/09 03:32:16 Desc Main Document Page 36 of 47

B6 Summary (Official Form 6 - Summary) (12/07)

#### **United States Bankruptcy Court** Northern District of Georgia - Newnan

In re	Fred Mitchell Eason		Case No.	
_		Debtor		
			Chapter	7

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	520,000.00		
B - Personal Property	Yes	3	23,200.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		498,157.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		80,511.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			4,801.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			5,571.00
Total Number of Sheets of ALL Schedu	ıles	16			
	To	otal Assets	543,200.00		
			Total Liabilities	578,668.00	

Form 6 - Statistical Summary (12/07)

#### **United States Bankruptcy Court** Northern District of Georgia - Newnan

In re	Fred Mitchell Eason		Case No		
•		Debtor ,			
			Chapter	7	

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

#### State the following:

Average Income (from Schedule I, Line 16)	4,801.00
Average Expenses (from Schedule J, Line 18)	5,571.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	1,657.00

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		987.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		80,511.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		81,498.00

Case 09-11918-whd Doc 1 Filed 05/29/09 Entered 05/29/09 03:32:16 Desc Main Document Page 38 of 47

B6 Declaration (Official Form 6 - Declaration). (12/07)

#### **United States Bankruptcy Court** Northern District of Georgia - Newnan

In re	Fred Mitchell Eason			Case No.					
			Debtor(s)	Chapter	7				
	DECLARATION CONCERNING DEBTOR'S SCHEDULES								
	DECLARATION UNDER I	PENALTY (	OF PERJURY BY INDI	VIDUAL DE	BTOR				
	I declare under penalty of perjury th  18 sheets, and that they are true and cor								
Date	May 29, 2009	Signature	/s/ Fred Mitchell Eason Fred Mitchell Eason Debtor	on					

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case 09-11918-whd Doc 1 Filed 05/29/09 Entered 05/29/09 03:32:16 Desc Main Document Page 39 of 47

B22A (Official Form 22A) (Chapter 7) (12/08)

In re	Fred Mitchell Eason	
	Debtor(s)	According to the information required to be entered on this statement
Case Number:		(check one box as directed in Part I, III, or VI of this statement):
	(If known)	☐ The presumption arises.
		■ The presumption does not arise.
		☐ The presumption is temporarily inapplicable.

## CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor, whether or not filing jointly. Unless the exclusion in Line 1C applies, joint debtors may complete a single statement. If the exclusion in Line 1C applies, each joint filer must complete a separate statement.

	Part I. MILITARY AND NON-CONSUMER DEBTORS					
1A	<b>Disabled Veterans.</b> If you are a disabled veteran described in the Declaration in this Part IA, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.					
	□ <b>Declaration of Disabled Veteran.</b> By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).					
1B	<b>Non-consumer Debtors.</b> If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.					
	☐ Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.					
	Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.					
1C	□ <b>Declaration of Reservists and National Guard Members.</b> By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard					
	a. ☐ I was called to active duty after September 11, 2001, for a period of at least 90 days and ☐ I remain on active duty /or/ ☐ I was released from active duty on, which is less than 540 days before this bankruptcy case was filed;					
	OR					
	<ul> <li>b. ☐ I am performing homeland defense activity for a period of at least 90 days /or/</li> <li>☐ I performed homeland defense activity for a period of at least 90 days, terminating on, which is less than 540 days before this bankruptcy case was filed.</li> </ul>					

	Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7	7) EXCLUSION				
	Marital/filing status. Check the box that applies and complete the balance of this part of this state	ement as directed.				
	a. Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11.					
2	b. $\square$ Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perj "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." Complete only column A ("Debtor's Income")					
	<ul> <li>for Lines 3-11.</li> <li>c. □ Married, not filing jointly, without the declaration of separate households set out in Line 2.b above. Complete both Column A</li> </ul>					
	("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11. d. □ Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.					
	d. Li Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("All figures must reflect average monthly income received from all sources, derived during the six	Column A	Column B			
	calendar months prior to filing the bankruptcy case, ending on the last day of the month before					
	the filing. If the amount of monthly income varied during the six months, you must divide the	Debtor's Income	Spouse's Income			
	six-month total by six, and enter the result on the appropriate line.					
3	Gross wages, salary, tips, bonuses, overtime, commissions.	\$ 0.00	\$			
	<b>Income from the operation of a business, profession or farm.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one					
	business, profession or farm, enter aggregate numbers and provide details on an attachment. Do					
	not enter a number less than zero. Do not include any part of the business expenses entered on					
4	Line b as a deduction in Part V.					
	Debtor Spouse					
	a. Gross receipts \$ 0.00 \$ b. Ordinary and necessary business expenses \$ 0.00 \$					
	c. Business income Subtract Line b from Line a	\$ 0.00	¢			
	<b>Rents and other real property income.</b> Subtract Line b from Line a and enter the difference in	φ 0.00	Ψ			
	the appropriate column(s) of Line 5. Do not enter a number less than zero. <b>Do not include any</b>					
	part of the operating expenses entered on Line b as a deduction in Part V.					
5	Debtor Spouse					
	a. Gross receipts \$ 3,275.00 \$ b. Ordinary and necessary operating expenses \$ 3,144.00 \$					
	b. Ordinary and necessary operating expenses \$ 3,144.00   \$ c. Rent and other real property income Subtract Line b from Line a	\$ 131.00	¢			
6	Interest, dividends, and royalties.					
		\$ 0.00				
7	Pension and retirement income.	\$ 0.00	\$			
	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that					
8	<b>purpose.</b> Do not include alimony or separate maintenance payments or amounts paid by your					
	spouse if Column B is completed.	\$ 0.00	\$			
	<b>Unemployment compensation.</b> Enter the amount in the appropriate column(s) of Line 9.					
	However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A					
9	or B, but instead state the amount in the space below:					
	Unemployment compensation claimed to					
	be a benefit under the Social Security Act Debtor \$ 1,526.00 Spouse \$	\$ 1,526.00	\$			
	<b>Income from all other sources.</b> Specify source and amount. If necessary, list additional sources					
	on a separate page. Do not include alimony or separate maintenance payments paid by your					
	spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments					
	received as a victim of a war crime, crime against humanity, or as a victim of international or					
10	domestic terrorism.					
	Debtor Spouse					
	a.					
	14 1					
	Total and enter on Line 10	\$ 0.00	\$			
11	<b>Subtotal of Current Monthly Income for § 707(b)(7).</b> Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).	\$ 1,657.00	\$			
	1	Ψ 1,001.00	Ψ			

12	<b>Total Current Monthly Income for § 707(b)(7).</b> If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.		1,657.00	
	Part III. APPLICATION OF § 707(b)(7) EXCLUSION			
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.	\$	19,884.00	
14	Applicable median family income. Enter the median family income for the applicable state and household size.  (This information is available by family size at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)			
	a. Enter debtor's state of residence: GA b. Enter debtor's household size: 1	\$	40,760.00	
	Application of Section 707(b)(7). Check the applicable box and proceed as directed.			
The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI or VII.				
	☐ The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement.			

#### Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)

	Complete 1 arts 14, 4, 41, and 411 of this statement only if required. (See Line 13.)			
	Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2	2)		
16	Enter the amount from Line 12.	\$		
Marital adjustment. If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero.				
	a. \$ b. \$ c. \$ d. \$			
	Total and enter on Line 17	\$		
18	Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.	\$		
	Part V. CALCULATION OF DEDUCTIONS FROM INCOME			
	Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)			
19A	National Standards: food, clothing and other items. Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable household size. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)			
19B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age, and enter in Line b2 the number of members of your household who are 65 years of age or older. (The total number of household members must be the same as the number stated in Line 14b.) Multiply Line a1 by Line b1 to			
	Household members under 65 years of age Household members 65 years of age or older			
	a1. Allowance per member a2. Allowance per member			
	b1. Number of members b2. Number of members			
	c1. Subtotal c2. Subtotal	\$		
	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and			
20A				
	available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court).	\$		

20B	<b>Local Standards: housing and utilities; mortgage/rent expense.</b> Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and household size (this information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. <b>Do not enter an amount less than zero.</b>			
	a. IRS Housing and Utilities Standards; mortgage/rental expense b. Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42	\$		
	c. Net mortgage/rental expense	Subtract Line b from Line a.	\$	
21	Local Standards: housing and utilities; adjustment. If you contend 20B does not accurately compute the allowance to which you are entit Standards, enter any additional amount to which you contend you are contention in the space below:	led under the IRS Housing and Utilities	\$	
22A	Local Standards: transportation; vehicle operation/public transports You are entitled to an expense allowance in this category regardless of vehicle and regardless of whether you use public transportation.  Check the number of vehicles for which you pay the operating expension included as a contribution to your household expenses in Line 8.	f whether you pay the expenses of operating a		
	If you checked 0, enter on Line 22A the "Public Transportation" amou Transportation. If you checked 1 or 2 or more, enter on Line 22A the Standards: Transportation for the applicable number of vehicles in the Census Region. (These amounts are available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a>	\$		
22B	<b>Local Standards: transportation; additional public transportation expense.</b> If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for you public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)			
23	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)  1			
		\$		
	Average Monthly Payment for any debts secured by Vehicle b. 1, as stated in Line 42	\$		
	c. Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.	\$	
24	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter			
	a. IRS Transportation Standards, Ownership Costs	\$		
	Average Monthly Payment for any debts secured by Vehicle b. 2, as stated in Line 42	\$		
	c. Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.	\$	
25	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes.			
	Other Necessary Expenses: involuntary deductions for employmen	tt. Enter the total average monthly payroll	\$	
26	deductions that are required for your employment, such as retirement of <b>Do not include discretionary amounts, such as voluntary 401(k) co</b>	\$		

27	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.	\$	
28	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in Line 44.		
29	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.		
30	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare - such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.	\$	
31	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B. Do not include payments for health insurance or health savings accounts listed in Line 34.	\$	
32	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service - such as pagers, call waiting, caller id, special long distance, or internet service - to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.	\$	
33	<b>Total Expenses Allowed under IRS Standards.</b> Enter the total of Lines 19 through 32.	\$	
	Subpart B: Additional Living Expense Deductions	[ 4	
	Note: Do not include any expenses that you have listed in Lines 19-32		
	Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.		
34	a. Health Insurance \$		
	b. Disability Insurance \$		
	c. Health Savings Account \$	\$	
	Total and enter on Line 34.	Ψ	
	If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below:		
	\$		
35	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.		
36	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you		
37	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case		
38	Education expenses for dependent children less than 18. Enter the total average monthly expenses that you actually incur, not to exceed \$137.50 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.	\$	

39	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.					\$	
40			Enter the amount that you will conting ganization as defined in 26 U.S.C. § 1			e form of cash or	\$
41	Tota	l Additional Expense Deduction	s under § 707(b). Enter the total of L	ines	34 through 40		\$
		S	subpart C: Deductions for De	bt I	Payment		
42	<b>Future payments on secured claims.</b> For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, and state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.						
		Name of Creditor	Property Securing the Debt	Α		Does payment include taxes or insurance?	
	a.			\$		□yes □no	
					Γotal: Add Lines		\$
43	Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.  Name of Creditor  Property Securing the Debt  1/60th of the Cure Amount  1/60th of the Cure Amount				d.		
44	Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 28.					\$	
			If you are eligible to file a case under the amount in line b, and enter the res				
45	a. b.	issued by the Executive Office	strict as determined under schedules e for United States Trustees. (This www.usdoj.gov/ust/ or from the clerk of	x To	tal: Multiply Line	es a and b	\$
46	Tota	l Deductions for Debt Payment.	Enter the total of Lines 42 through 45	5.			\$
		St	ubpart D: Total Deductions f	ron	Income		
47	Total of all deductions allowed under § 707(b)(2). Enter the total of Lines 33, 41, and 46.			\$			
		Part VI. DE	TERMINATION OF § 707(b	)(2	) PRESUMP	ΓΙΟΝ	
48	Ente	r the amount from Line 18 (Cur	rrent monthly income for § 707(b)(2)	))			\$
49	Ente	r the amount from Line 47 (Total	al of all deductions allowed under §	707	(b)(2))		\$
50	Mon	thly disposable income under §	707(b)(2). Subtract Line 49 from Line	48	and enter the resu	ılt.	\$
51	60-m	-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the					Φ.

Initial presumption determination. Check the applicable box and proceed as directed.					
52	☐ The amount on Line 51 is less than \$6,575. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.				
	☐ The amount set forth on Line 51 is more than \$10,950 Check the battement, and complete the verification in Part VIII. You may also complete the verification in Part VIII.				
	☐ The amount on Line 51 is at least \$6,575, but not more than \$10,9	<b>50.</b> Comple	te the remainder of Part VI (Li	ines 53 through 55).	
53	Enter the amount of your total non-priority unsecured debt			\$	
54	Threshold debt payment amount. Multiply the amount in Line 53 by t	he number 0	0.25 and enter the result.	\$	
	Secondary presumption determination. Check the applicable box and	proceed as o	lirected.	•	
55	☐ The amount on Line 51 is less than the amount on Line 54. Check of this statement, and complete the verification in Part VIII.	the box for	"The presumption does not ar	ise" at the top of page 1	
33	☐ The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.				
	Part VII. ADDITIONAL EX	PENSE C	LAIMS		
	Other Expenses. List and describe any monthly expenses, not otherwise you and your family and that you contend should be an additional deduction 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate pareach item. Total the expenses.	ction from yo	our current monthly income un	nder §	
56	Expense Description		Monthly Amo	ount	
	a.	\$			
	b.	\$	3		
	c.	\$	3		
	d.	\$	5		
	Total: Add Lines a, b, c, a	nd d \$			
	Part VIII. VERIFIC	CATION			
	I declare under penalty of perjury that the information provided in this s	tatement is t	rue and correct. (If this is a jo	int case, both debtors	
	must sign.) Date: May 29, 2009	Signature:	/s/ Fred Mitchell Eason		
57		2.51141410.	Fred Mitchell Eason		
			(Debtor)		

American Express c/o NCO Financial Systems 507 Prudential Road Horsham, PA 19044

American Express Customer Service P.O. Box 981535 El Paso, TX 79998-1535

Bank of America P.O. Box 45224 Jacksonville, FL 32232-5224

Bank of Georgia 100 Westpark Drive Peachtree City, GA 30269

Chase P.O. Box 15298 Wilmington, DE 19850-5298

Citibank (South Dakota), NA / Sears
P.O. Box 6282
Sioux Falls, SD 57117-6282

Discover Bank c/o Frederick J. Hanna & Associates PC 1427 Roswell Road Marietta, GA 30062

Discover Financial Services P.O. Box 3008 New Albany, OH 43054-3008

FIA Card Services / Bank of America P.O. Box 15026 Wilmington, DE 19850-5026

GE Money Bank / Kauffman Tire P.O. Box 981127 El Paso, TX 79998-1127

George Boerschig 18 Lake Vista Circle Hampton, GA 30228

IndyMac Federal Bank, FSB
7700 W. Parmer Lane
Bldg. D, 1st Floor
Austin, TX 78729

IndyMac Federal Bank, FSB
c/o McCurdy & Candler, LLC
P.O. Box 57
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